

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DONALD J KOSAKOWSKI  
MURIEL A KOSAKOWSKI  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:17-23484

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 23, 2022

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/30/2017 and confirmed on 12/29/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		57,756.90
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>_____</b>	<b>57,756.90</b>

Administrative Fees			
Filing Fee	0.00		
Notice Fee	0.00		
Attorney Fee	4,580.00		
Trustee Fee	2,600.91		
Court Ordered Automotive Insurance	0.00		
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>_____</b>	<b>7,180.91</b>	

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 4201	0.00	0.00	0.00	0.00
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 4201	2,550.00	2,550.00	0.00	2,550.00
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 4201	0.00	47,325.99	0.00	47,325.99
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 4201	0.00	0.00	0.00	0.00
					49,875.99

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	DONALD J KOSAKOWSKI Acct:	0.00	0.00	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,580.00	3,580.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	1,000.00	1,000.00	0.00	0.00
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 4201	700.00	700.00	0.00	700.00
					700.00

Unsecured					
	DUQUESNE LIGHT COMPANY(*) Acct: 7843	289.55	0.00	0.00	0.00
	CREDIT MANAGEMENT CO Acct: 5742	0.00	0.00	0.00	0.00
	CITIZENS BANK NA(*) Acct: 9818	1,348.78	0.00	0.00	0.00
	PEOPLES NATURAL GAS CO LLC* Acct:	0.00	0.00	0.00	0.00
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00

17-23484

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
BRIAN C NICHOLAS ESQ					
Acct:		0.00	0.00	0.00	0.00
*** N O N E ***					
TOTAL PAID TO CREDITORS					50,575.99
TOTAL CLAIMED					
PRIORITY		700.00			
SECURED		2,550.00			
UNSECURED		1,638.33			

Date: 11/23/2022

/s/ Ronda J. Winnecour

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CHAPTER 13 TRUSTEE WD PA  
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SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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IN RE:

DONALD J KOSAKOWSKI  
MURIEL A KOSAKOWSKI  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:17-23484

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ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Donald J Kosakowski  
Muriel A Kosakowski  
Debtors

Case No. 17-23484-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Nov 25, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Donald J Kosakowski, Muriel A Kosakowski, 619 West Ascension Drive, West Mifflin, PA 15122-3805
14685170	Phelan Hallinan Diamond & Jones LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14685171	+ Wells Fargo Bank NA, 4137 121st Street, Urbandale, IA 50323-2310

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 26 2022 00:05:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14687943	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 26 2022 00:05:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14685169	+ Email/Text: bdsupport@creditmanagementcompany.com	Nov 26 2022 00:06:00	Credit Management, LP, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14760825	+ Email/Text: kburkley@bernsteinlaw.com	Nov 26 2022 00:06:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14717467	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 26 2022 00:04:34	WELLS FARGO USA HOLDINGS, INC., c/o Wells Fargo Bank, N.A., as Servicer, Default Document Processing N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
14772062	+ Email/Text: flyersprod.inbound@axisai.com	Nov 26 2022 00:05:00	Wilmington Savings Fund Society, FSB, d/b/a Christ, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708

TOTAL: 6

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Wells Fargo USA Holdings Inc.
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 27, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as Trustee for Premium Mortgage Acquisition Trust bnicholas@kmllawgroup.com
Chandra Marie Arkema	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust tuhawkeye@msn.com, carkema@squirelaw.com
Chandra Marie Arkema	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as Trustee for Premium Mortgage Acquisition Trust tuhawkeye@msn.com, carkema@squirelaw.com
Daniel P. Foster	on behalf of Debtor Donald J Kosakowski dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Muriel A Kosakowski dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernssteinlaw.com jbluemle@bernssteinlaw.com
Michael John Clark	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust mclark@squirelaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard M. Squire	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as Trustee for Premium Mortgage Acquisition Trust lcolwell@squirelaw.com, kdiskin@squirelaw.com
Ronda J. Winnecour	cmecl@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor Wells Fargo USA Holdings Inc. amps@manleydeas.com

TOTAL: 13